

NOVEMBER 2023

Draft Loan Data Reporting Requirements

B.C. Credit Unions

For Consultation

BCFSA 

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1 Introduction

BC Financial Services Authority (“BCFSA”) is expanding its regulatory data collection from credit unions. Analysis of collected data is a crucial component of BCFSA’s risk-based supervision, and our Loan Data Reporting (“LDR”) requirements will allow for better monitoring and in-depth assessments of current and emerging risks in credit unions’ loan portfolios. This document outlines the draft LDR requirements for consultation with credit unions. These requirements include reporting granular loan data of credit unions’ entire personal and commercial loan portfolios, along with other general reporting requirements.

1.1 BACKGROUND

In 2019, BCFSA, which was then known as the Financial Institutions Commission, issued a report on [Risk Data Aggregation and Reporting Principles](#) to assist credit unions in adequately capturing the credit, liquidity, and treasury risks associated with their operations. The report identified appropriate risk data attributes to monitor risks and established common data field descriptions.

Currently, BCFSA requests granular residential mortgage data from credit unions on a quarterly basis for Residential Mortgage Underwriting Assessment (“RMUA”) and granular personal and commercial loan data when needed. These data requests include about 60 to 70 per cent of the data fields in the proposed LDR. Additional loan attributes in the LDR accommodate for emerging risks, including a changing macroeconomic environment, climate, and earthquake-related risks. BCFSA anticipates that regular reporting of LDR will reduce ad hoc requests.

Additionally, the proposed LDR aligns with other regulators’ initiatives to focus on granular data collection to improve risk assessment in support of financial institutions’ regulation and supervision.

2 Credit Union Consultation

Stakeholder engagement is key in the success of BCFSA’s regulatory initiatives, such as LDR requirements, to modernize and enhance its regulatory framework for the credit union segment. BCFSA values the feedback it receives during consultations and will use it to finalize its approach.

2.1 CONSULTATION PROCESS

During the LDR consultation, BCFSA will engage credit unions and other interested stakeholders in two stages.

- Stage 1 is a 40-day consultation during which we invite initial comments on the draft LDR requirements, including the implementation timeline; and
- Stage 2 is a 60-day consultation during which we will appoint a technical working group of credit union representatives to discuss the feedback from credit unions and any issues or challenges credit unions may have with the reporting requirements.

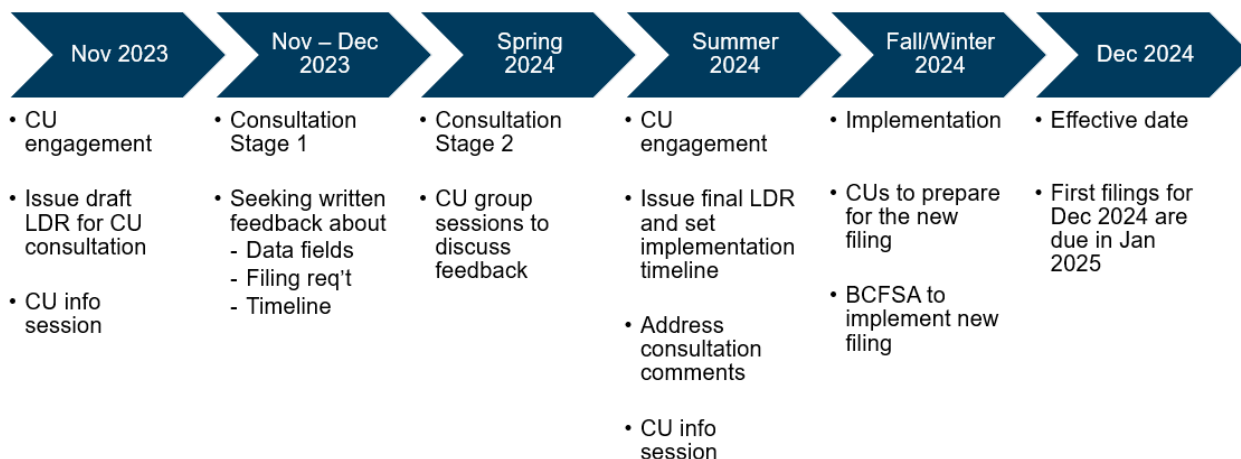
After the consultation, BCFSA will issue the final LDR requirements in a Regulatory Statement. Then, credit unions will have a minimum of six months to implement and begin reporting granular data on loans and leases to BCFSA as part of the regulatory filings.

Credit unions may follow a phased approach to improve the quality and completeness of LDR data they report over time. For example, credit unions may initially begin reporting climate and earthquake-related risks for new

and renewed loans. Then, this risk capture will increase to the entire portfolio over time. Similarly, credit unions may begin reporting commercial loan attributes for new and renewed loans, then increase to the entire portfolio during their annual loan reviews.

2.2 PROPOSED TIMELINE

This proposed timeline is subject to consultation and credit union feedback.



2.3 CONSULTATION QUESTIONS

The consultation is open until December 18, 2023. BCFSA values all the input we receive and will use your feedback to guide the group discussions in Stage 2 and when we finalize the LDR requirements.

Please send us your feedback and responses to the questions below in an email to filings@bcfsa.ca.

1. Do you have any general feedback about the proposed LDR requirements outlined in this document?
2. Do you anticipate any barriers or challenges to implementing the proposed LDR? If so, are these challenges expected to be short-term or ongoing?
3. Will the proposed timeline provide enough time for you to implement the LDR? If not, please provide your preferred timeline.
4. Are there any challenges for your credit union in reporting the LDR on a consolidated basis?
5. For data fields with pre-populated selections, are there any items missing from the list of options provided? If yes, please provide missing items for each data field.
6. Do any of the data fields require further clarification, such as definitions or examples, to ensure the correct information is reported? If yes, please provide comments for each data field.
7. Would you, or any other individual from your credit union, like to contribute to the final LDR requirements by participating in the Stage 2 technical working group discussions with BCFSA in Spring 2024? If yes, please provide the name, job title, and email address of the individual who wishes to participate. Please see the [Terms of Reference](#) for information about the role and membership criteria for this technical working group.
8. Do you have any other feedback?

BCFSA will treat submissions of feedback as confidential records and will not publish individual submissions or attribute content. However, please note that all submissions are subject to the *Freedom of Information and Protection of Privacy Act*.

3 Data Reporting Requirements for Loans and Leases

3.1 OBJECTIVES

Reporting of granular loans and leases data provides a more comprehensive picture of a credit union's lending operations and enables effective and efficient risk monitoring and assessment to fulfill BCFSAs' supervisory mandate. Furthermore, collecting loans and leases data as part of regularly scheduled filings streamlines regulatory reporting and eliminates ad hoc requests for this information.

Credit unions should continuously improve their data collection, aggregation, analysis, and reporting capabilities to enhance and support their risk management and reporting practises.

3.2 FILING REQUIREMENTS, DUE DATES AND FREQUENCY

All credit unions¹ will be required to submit granular personal and commercial loans and leases data (as outlined in this document) quarterly and within 20 days of each quarter end.

Credit unions with more than \$500 million in assets **must** complete all personal and commercial loan attributes. Credit unions with up to and including \$500 million in assets should provide all available loan attributes but **must** complete the loan attributes indicated in the "Mandatory Subset" column in the Personal and Commercial LDR Requirements tables in Section 5 and 6 below.

3.3 GENERAL REQUIREMENTS

Report the required data for each loan, line of credit, and lease in the entire loans and leases portfolio on the credit union's books. The reported data must be prepared for the credit union on a consolidated basis, and include residential mortgages, commercial mortgages, personal and commercial loans and leases in the credit union's books and any of the credit union's subsidiary's books. Accounts that are eliminated at consolidation (e.g., a subsidiary's line of credit account at the credit union) should not be reported.

Note: Outstanding credit card balances and overdrafts of deposit accounts are **not included** in the reported data.

Reporting requirements are detailed (separately for personal loans and leases, and commercial loans and leases) in the following sections. For each loan data attribute, the description, data format, mandatory subset flag, data validation, and comments are provided as follows:

- | | |
|-------------------------------|---|
| Description/
Specification | Selections are listed to standardize the data (e.g., for the Product Type field the description shows: "Select from: 1 - CLP residential mortgage, 2 - CLP LOC secured by real estate, 3 - Standalone residential mortgage, 4 - Standalone LOC secured by real estate, 5 - LOC otherwise secured, 6 - LOC unsecured, 7 - Personal loan, 8 - Personal lease, or Other, as recorded in the credit union's system"). The credit union must populate the data field by reporting the appropriate selection listed in the description. If the appropriate selection is not listed, the credit union should report the data field value as recorded in the credit union's information system, and not just report "Other". If applicable, report multiple items separated by a comma (","). |
|-------------------------------|---|

¹ These reporting requirements apply to Central 1 Credit Union.

- **Data Format** Data types can be alphanumeric, date, integer, or numeric, as specified for each data field. Dollar amounts must be reported in Canadian dollars (CAD). Percentages must be reported in decimal format, including minimum four decimal places.
- **Mandatory Subset** Credit unions must provide the loan attributes marked “Yes” in the Mandatory Subset column.
- **Data Validation** The credit union should aim for completeness when reporting loan data. Data fields that are not available for specific records can be left blank or, if not applicable to the credit union, can be reported as N/A. No data validation rules are applied to the data at submission, except the following data fields: Unique Loan/Account ID, Current Disbursement/Funding Date, Interest Rate, Approved Amount, Outstanding Amount/Balance, Unique Member/Borrower ID, and Business Registration Number. These data fields cannot be left blank or N/A for any records submitted. Also, there will be comprehensive validation analysis on the data after submission (e.g., valid maturity date checks on residential mortgage records).
- **Comments** Comments are provided for additional information or clarification.

The total of outstanding balances of loans and leases for personal and commercial should reconcile to the appropriate personal or commercial loans and leases lines on the balance sheet reported in the Financial and Statistical Return (“FSR”). Reconciliation is not required, but discrepancies should be explainable (i.e., total outstanding credit card balances are not reported in the detailed data).

4 BCFSA’s Authority to Collect Data and Data Security

BCFSA’s mandate is to protect consumers by safeguarding confidence and stability in B.C.’s financial sector. Relevant and appropriately granular data from credit unions is essential to BCFSA’s supervisory and regulatory programs, and directly supports our mandate by ensuring safety and soundness in the credit union segment. The *Financial Institutions Act* (“FIA”) authorizes BCFSA to collect information from credit unions to meet its mandate. The credit unions’ loan data, as outlined in and in the form of the LDR requirements, will be collected in a report required under section 127(3)(a) of the FIA.

LDR may result in BCFSA collecting some personal information of credit union clients, such as property addresses. The *Freedom of Information and Protection of Privacy Act* (“FOIPPA”), at section 27(1)(a)(iii), authorizes BCFSA to collect personal information indirectly from a person other than from the individual the information is about because such collection is authorized under the FIA, including at section 127. The *Personal Information Protection Act* (“PIPA”), at section 18(1)(o), authorizes businesses to disclose personal information where required or authorized by law, such as the FIA.

BCFSA must collect data for a purpose authorized by FOIPPA, at section 26. Moreover, BCFSA is required to protect the privacy and security of all data and information under its purview as set out in FOIPPA. The Office of the Information and Privacy Commissioner for British Columbia is charged with enforcing FOIPPA.

Once received, the credit union’s loan data is subject to BCFSA’s information management and confidentiality requirements consistent with FOIPPA. An important element of our security posture, which is consistent with industry best practices, is using Microsoft’s enterprise cloud services hosted in Canada, where data is encrypted at rest and in transit. In addition, we continuously implement necessary controls, policies, and procedures to ensure the appropriate handling, storage, and disposal of sensitive information.

5 Personal Loans and Leases Data Reporting Requirements

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
	Loan Characteristics					
100	Unique Loan/Account ID	Unique loan identifier. As recorded in the credit union's system.	Alphanumeric	Yes	If blank or N/A the record will be rejected.	
101	Previous Loan ID	The previous loan identifier.	Alphanumeric	Yes		Provide a value only if the loan is a refinance, renewal, etc. and the Unique Loan/Account ID has changed.
102	Umbrella Loan Plan ID	Unique identifier or umbrella/plan number to identify products that are secured by the same property (may or may not include Combined Loan Plan ("CLP") products). As recorded in the credit union's system.	Alphanumeric	Yes		This will be the same for all loans secured by the same property. The value should remain fixed during the lifetime of the CLP.
103	Company ID	Identifier of the legal entity (the credit union or its subsidiary) holding the loan/lease in its books.	Alphanumeric	Yes		
104	Source of Origination	Source of loan at origination. <i>Select from:</i> 1 - Branch 2 - Broker 3 - Call centre 4 - Mobile	Alphanumeric	Yes		"Online" refers to origination through an online portal. "Mobile" refers to origination through a mobile workforce. An example of a

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		5 - Online 6 - Vehicle dealership 7 - Fintech 8 - Partnership business Other, as recorded in the credit union's system.				"Partnership business" is a financial planning company.
105	Branch ID/Broker ID	Branch's identification number or Broker's identification number. As recorded in the credit union's system.	Alphanumeric	Yes		Report the branch identifier if the loan was originated in one of the credit union's branches. Report the registered broker's identification number if the source of origination was via a broker.
106	Name of Brokerage	Name of the submortgage broker's brokerage.	Alphanumeric			
107	Name of Submortgage Broker	Legal name of submortgage broker.	Alphanumeric			A submortgage broker is the individual broker employed by the mortgage brokerage.
108	Broker Commission	Commission the credit union paid to the mortgage broker.	Numeric (percentage in decimal format)			
109	Product Type	Type of loan. <i>Select from:</i> 1 - CLP residential mortgage 2 - CLP LOC secured by real estate 3 - Standalone residential mortgage 4 - Standalone LOC secured by real estate 5 - LOC otherwise secured 6 - LOC unsecured	Alphanumeric	Yes		CLP (Combined Loan Product) LOC (Line of Credit)

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		7 - Personal loan 8 - Personal lease Other, as recorded in the credit union's system.				
110	Product Subtype	Type of loan. <i>Select from:</i> 1 - Term mortgage 2 - Interest-only mortgage 3 - Reverse mortgage 4 - Term loan 5 - Interest-only loan Other, as recorded in the credit union's system	Alphanumeric	Yes		
111	Product Description	Description of loan. <i>Select from:</i> 1 - Closed-term fixed-rate mortgages 2 - Fixed-term fixed-rate mortgages 3 - Open-term fixed-rate mortgages 4 - Fixed-term variable-rate mortgages with fixed monthly payments 5 - Open-term variable-rate mortgages with fixed monthly payments 6 - Open-term capped variable-rate mortgages with fixed monthly payments Other, as recorded in the credit union's systems	Alphanumeric			
112	Type of Transaction	Type of transaction. <i>Select from:</i> 1 - New funding 2 - Refinance 3 - Transfer from other financial institution	Alphanumeric	Yes		Reasons to refinance a loan can include to: - Change to the amortization;

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		4 - Renewal Other, as recorded in the credit union's systems				- Change to the interest rates; and - Change to the amount.
113	Purpose of Loan	Purpose of the loan. <i>Select from:</i> 1 - Purchase of owner-occupied property 2 - Purchase of investment/rental property 3 - Purchase of vacation home 4 - Renovation 5 - Construction 6 - Restructuring 7 - Debt consolidation 8 - Mobile home purchase 9 - Motor vehicle purchase 10 - Pay for education 11 - Building credit rating 12 - Medical expenses 13 - Taxes 14 - Assist family/friends 15 - Retirement fund purchase 16 - Personal expenses 17 - Travel Other, as recorded in the credit union's systems	Alphanumeric	Yes		
114	Occupancy Type	Occupancy type. <i>Select from:</i> 1 - Owner occupied/Principal residence 2 - Investment/Rental 3 - Vacation/Second home 4 - Mixed (both Owner occupied and Rental)	Alphanumeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		Other, as recorded in the credit union's system				
115	Loan Type Under Capital	Loan category used for capital calculation. <i>Select from:</i> 1 - Insured residential real estate 2 - General residential real estate 3 - Income-producing residential real estate 4 - Residential construction 5 - Reverse mortgage 6 - Regulatory retail (excl. small business)	Alphanumeric	Yes		
116	Lending Decision Type	Lending decision was made by. <i>Select from:</i> 1 - System 2 - Adjudicated by a person	Alphanumeric			
117	NIQ Lending	Flag to denote non-income qualifying ("NIQ") lending. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
118	Equity Lending	Flag to denote equity lending. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
119	Prepayment Option	Prepayment option status. <i>Select from:</i> 1 - Open 2 - Closed	Alphanumeric			
120	Description of Optionality	Description of available options (e.g., prepayment, early redemption, etc.).	Alphanumeric			

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		As recorded in the credit union's system.				
121	Option Date	Earliest date of optionality. As recorded in the credit union's system.	Date (YYYY-MM-DD)			
122	Prepayment Percentage	Total percentage that can be prepaid over the term. If open, prepayment percentage corresponds to 100%. As recorded in the credit union's system.	Numeric (percentage in decimal format)			
123	Insurance Status	Mortgage impairment insurance status. <i>Select from:</i> 1 - Individually insured 2 - Portfolio insured 3 - Uninsured	Alphanumeric	Yes		
124	Insurer Name	Name of the insurer providing mortgage impairment insurance. <i>Select from:</i> 1 - CMHC 2 - Sagen (previously Genworth) 3 - Canada Guaranty Other, as recorded in the credit union's system	Alphanumeric	Yes		Name of the insurer should be given for both transactional and portfolio insurance. Leave blank for uninsured.
125	Mortgage Impairment Insurance Premium	Total lump sum amount of the mortgage impairment insurance premium.	Numeric			
126	Insurable Mortgage	Flag for meeting portfolio insurance criteria of the Department of Finance and mortgage insurer(s). <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		Applicable for mortgages only. Leave blank for insured mortgages or if data is not available to establish insurability.

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
127	Securitized	Securitization status. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
128	Encumbrance Status	Encumbrance status or "not encumbered". <i>Select from:</i> 1 - Third party borrowing 2 - RMBS 3 - Not encumbered Other secured borrowing, as recorded in the credit union's system	Alphanumeric			RMBS (Residential Mortgage-Backed Securities)
129	Borrower Credit Protection Insurance	Indicate if credit protection insurance was purchased with the loan. <i>Select from:</i> 1 - Life coverage 2 - Critical illness coverage 3 - Disability coverage 4 - Job loss coverage 5 - No credit protection insurance	Alphanumeric			Credit protection insurance refers to optional insurance products that provides coverage that may help borrowers pay off their loan in the event of job loss, critical illness, accident, or death.
130	Delinquency Status	Delinquency status. <i>Select from</i> 1 - Yes 2 - No	Alphanumeric	Yes		Status is considered delinquent when payment is one or more days past due.
131	Number of Days Delinquent as of Reporting Date	Number of subsequent days delinquent as of reporting date. Report "0" if not delinquent. As recorded in the credit union's system.	Integer (in days)	Yes		
132	Cumulative Days Delinquent	Number of cumulative days delinquent over the life of the loan.	Integer (in days)			

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		Report "0" if the loan never was reported as delinquent. As recorded in the credit union's system.				
133	Past Due Amount	Amount of the payment overdue.	Numeric	Yes		
134	Default Status	Default status of the loan. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
135	Default Reasons	Reason for default. <i>Select from:</i> 1 - Payment > 90 days past due Other, as recorded in the credit union's systems	Alphanumeric	Yes		
136	Write Off Indicator	Loan was charged off or written off in the reporting period. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
137	Write Off Date	The date the loan was written off.	Date (YYYY-MM-DD)	Yes		If there was a partial write off with additional write offs in subsequent months, those subsequent write offs should be reported in the reporting periods in which they occur.
138	Write Off Amount	Amount written off in the reporting period.	Numeric	Yes		
139	Loan Recovery Date	The date the loan amount was recovered.	Date (YYYY-MM-DD)	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
140	Loan Recovery Amount	Total loan recovery amount in the reporting period.	Numeric	Yes		If there was a partial recovery with additional recoveries in subsequent months, those subsequent recoveries should be reported in the reporting periods they occur.
141	IFRS 9 Stage	IFRS 9 stage for calculation of the allowance for expected credit losses ("ECL") associated with the loan. <i>Select from:</i> 1 - Stage 1 2 - Stage 2 3 - Stage 3	Alphanumeric	Yes		
142	IFRS 9 Allowance	Amount of allowance for ECL associated with the loan.	Numeric	Yes		
143	Probability of Default	Probability of default for this loan, as used in the credit union's ECL model.	Numeric (percentage in decimal format)	Yes		
144	Loss Given Default	Loss given default for this loan, as used in the credit union's ECL model.	Numeric (percentage in decimal format)	Yes		
145	Risk-weighted Asset Amount	Risk-weighted outstanding loan amount (RWA).	Numeric	Yes		
146	Loan Status	Status of loan. Loan is open until fully paid off or written off and no additional charges remain. <i>Select from:</i> 1 - Open	Alphanumeric	Yes		Report loans with "Closed" status that were fully paid off or written off in the reporting period.

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		2 - Closed				
147	Original Disbursement/ Funding Date	Original disbursement/funding date of the loan. As recorded in the credit union's system.	Date (YYYY-MM-DD)			For renewed mortgages, insert the original disbursement/funding date.
148	Current Disbursement/ Funding Date	Disbursement/Funding date associated with the current loan term. As recorded in the credit union's system.	Date (YYYY-MM-DD)	Yes	If blank or N/A the record will be rejected.	
149	Renewal Date	Next renewal date of current loan term. Leave blank for HELOC or revolving products. As recorded in the credit union's system.	Date (YYYY-MM-DD)	Yes		Renewal date should equal current disbursement/funding date plus the loan term.
150	Loan Term	Full term of loan in months that corresponds to the length of time over which the current interest rate and terms and conditions apply. As recorded in the credit union's system.	Integer (in months)	Yes		
151	Maturity Date	Date the current loan matures. As recorded in the credit union's system.	Date (YYYY-MM-DD)	Yes		Maturity date is the date at which the loan balance is expected to be paid off. Maturity date should correspond to the remaining amortization period.
152	Paid Off Date	The date the loan was paid off.	Date (YYYY-MM-DD)	Yes		
153	Initial Amortization Period	Initial contractual amortization period in months. Report "0" if the loan is non-amortizing. As recorded in the credit union's system.	Integer (in months)	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
154	Remaining Amortization Period	<p>The number of months remaining before the loan will be fully paid off. Remaining amortization should take into account accelerated payment schedules and any pre-payments.</p> <p>Report "0" if the loan is non-amortizing.</p> <p>As recorded in the credit union's system.</p>	Integer (in months)	Yes		<p>In situations where the fixed payment amounts neither cover interest charges nor reduce the principal, please populate with the value "9999" until the situation changes (e.g., loan is renewed, payments once again reduce the principal, etc.).</p> <p>In situations where the fixed payment amounts cover interest charges but are insufficient to reduce principal, please populate with the value "8888" until the situation changes.</p>
155	Interest Rate Type	<p>Type of interest charged on the loan.</p> <p><i>Select from:</i></p> <p>1 - Fixed rate 2 - Variable rate 3 - Adjustable rate 4 - Capped variable rate Other, as recorded in the credit union's system</p>	Alphanumeric	Yes		
156	Interest Rate	<p>Latest interest rate charged on the product (as of reporting date).</p> <p>As recorded in the credit union's system.</p>	Numeric (percentage in decimal format)	Yes	If blank or N/A the record will be rejected.	For variable rate loans, this should be the sum of "Interest Rate - Prime" and "Interest Rate - Spread."

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
157	Current Term Interest Rate	Interest rate that was used at the beginning of the current loan term (at origination if it is the first term of the loan, or as of the renewal date for a renewed loan).	Numeric (percentage in decimal format)	Yes		
158	Compounding Frequency	Compounding frequency of the interest rate. <i>Select from:</i> 1 - Monthly 2 - Semi-annual 3 - Annual Other, as specified in the credit union's system	Alphanumeric	Yes		
159	Reference Rate	The reference rate, i.e., the interest rate - prime used to price the loan. <i>Select from:</i> 1 - Credit union's prime rate 2 - Bank of Canada ("BoC") policy rate Other, as recorded in the credit union's system	Alphanumeric			
160	Interest Rate - Prime	Latest prime component of the interest rate charged on the product (as of reporting date). As recorded in the credit union's system.	Numeric (percentage in decimal format)	Yes		
161	Interest Rate - Spread	Spread component of the interest rate charged on the product. As recorded in the credit union's system.	Numeric (percentage in decimal format)	Yes		
162	Approved Amount	Amount approved/authorized at origination. As recorded in the credit union's system.	Numeric	Yes	If blank or N/A the record will be rejected.	

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
163	Outstanding Amount/Balance	Current outstanding amount/balance. As recorded in the credit union's system.	Numeric	Yes	If blank or N/A the record will be rejected.	
164	CLP Total Balance	Total outstanding balance for the CLP (applicable for Combined Loan Plans).	Numeric	Yes		Value should be the aggregate outstanding amount from all loans with the same CLP ID, and should be the same for all loans with the same CLP ID.
165	CLP Total Limit	Total authorized credit limit for the CLP (applicable for Combined Loan Plans).	Numeric	Yes		Value should be the total exposure for the entire CLP, and should be the same for all loans with the same CLP ID.
166	Co-lender Amount	For credit unions conducting co-lending only: third party amount, at origination.	Numeric	Yes		
167	Currency	Report currency if the loan was funded in a currency other than CAD. <i>Select from:</i> 1 - USD Other, as recorded in the credit union's system	Alphanumeric			
168	Down Payment Amount	Amount of down payment. As recorded in the credit union's system.	Numeric			
169	Source of Down Payment	Source of the loan's down payment. <i>Select from:</i> 1 - Savings accounts 2 - Borrowed funds	Alphanumeric			Select the option that corresponds to the source of the largest amount (use your discretion if more than one

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		3 - Borrowed funds (secured by same property) 4 - Investments 5 - Cash gift Other, as recorded in the credit union's system				largest source has the same amount).
170	Payment Frequency	Frequency of payments (e.g., monthly). <i>Select from:</i> 1 - Weekly 2 - Accelerated weekly 3 - Bi-weekly 4 - Accelerated bi-weekly 5 - Semi-monthly 6 - Monthly 7 - Quarterly Other, as recorded in the credit union's system	Alphanumeric	Yes		
171	Scheduled Payment Amount	Amount of scheduled payment (corresponding to the payment frequency). As recorded in the credit union's system.	Numeric	Yes		For variable rate, fixed payment loans that have reached a point at which required payments have increased (e.g., trigger rate breached), if the increase happens per the contract, please provide the increased payment amount; if the increase is a workout agreement, continue to show contracted fixed payment amount (and reflect actual payment amounts in Payment Amount - Principal

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
						and Payment Amount - Interest).
172	Payment Amount - Principal	Latest amount of principal payment per payment interval. As recorded in the credit union's system.	Numeric	Yes		
173	Payment Amount - Interest	Latest amount of interest payment per payment interval. As recorded in the credit union's system.	Numeric	Yes		
174	Lending Program	As recorded in the credit union's system.	Alphanumeric			Lending program examples: Newcomer to Canada, First-time home buyer, High net worth, etc.
175	Exception to Policy	Exception to policy status at origination. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
176	Description of Exception	Description of exception if exception status is "Yes". <i>Please provide a legend if the description is a code.</i> Exceptions to internal policy might be captured in multiple fields. As recorded in the credit union's system.	Alphanumeric	Yes		Amongst others, exceptions to policy include LTV, GDS, TDS, Amortization, Credit Score, HELOC, and any other type of exception as recorded in the credit union's system.
177	Whole Loan Purchase	Flag to denote whole loan purchase. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
178	Whole Loan Purchase Source	Company name if this is a whole loan purchase. As recorded in the credit union's system.	Alphanumeric			
179	Servicing and Administration Provider	Company name if another company provides servicing and administration. CMHC institution code for loans pooled in NHA MBS. Other, as recorded in the credit union's system	Alphanumeric			
180	AML Red-flagged	Indicate if the loan or the borrower was flagged for unusual or suspicious activities. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		AML (Anti-Money Laundering)
181	Payment Deferral Indicator	Indicate if there is an agreement with the borrower to delay or defer mortgage payments (both principal and interest), as of reporting date. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
182	Reason for Deferral	Reason for deferral. As recorded in the credit union's system.	Alphanumeric			
183	Previous Payment Deferral Indicator	Indicate if there was an agreement with the borrower to delay or defer mortgage payments since loan origination. <i>Select from:</i> 1 - Yes	Alphanumeric			

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		2 - No				
184	Temporary Payment Arrangement/Forbearance	Indicate whether the loan has a temporary payment arrangement/forbearance that is different from the original terms and conditions of the loan. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		If both principal and interest payments have been delayed, mark this field as "No" and the Payment Deferral Indicator field as "Yes".
185	Reason for Temporary Payment Arrangement/Forbearance	Description of reason if temporary payment arrangement/forbearance is "Yes." <i>Please provide a legend if the description is a code.</i> Reasons may include: 1 - Trigger rate breached 2 - Change of borrower's affordability Other, as recorded in the credit union's system.	Alphanumeric			
186	Temporary Payment Arrangement/Forbearance Start Date	Date at which the latest temporary payment arrangement/forbearance is adopted. This start date is expected for all loans that have indicated "Yes" as temporary payment arrangement/forbearance. As recorded in the credit union's system.	Date (YYYY-MM-DD)	Yes		
187	Temporary Payment Arrangement/Forbearance End Date	Date at which the latest temporary payment arrangement/forbearance is expected to end.	Date (YYYY-MM-DD)	Yes		
188	Amount of Lumpsum Payment	Amount of lump sum payment made as part of the temporary payment arrangement/forbearance.	Numeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		As recorded in the credit union's system.				
189	Interest Only	Indicates whether the borrower makes interest-only payments and no principal repayment. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
190	Interest Only - Partial	Indicates whether the loan has an interest-only payment and the amount paid only partially covers interest expenses. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		If interest-only payment is "Yes" and the amount paid does not cover the full interest expense, please select "Yes".
Additional Information for Loans Pooled in NHA MBS						
191	NHA MBS Pool Number	NHA MBS Pool Number (8-digit number).	Alphanumeric			Applicable for NHA approved lenders only if the loan is securitized.
192	Issuer Loan Number	The Issuer's Loan Number submitted to the NHA MBS Custodian.	Alphanumeric			Applicable for NHA approved lenders only if the loan is securitized.
193	Insurer Account Number	Insurer Account Number submitted on the 2824 Schedule of Pooled Mortgages.	Alphanumeric			Applicable for NHA approved lenders only if the loan is securitized.
194	Registered Titleholder	CMHC Institution Code associated with the "Registered Titleholder".	Alphanumeric			Applicable for NHA approved lenders only if the loan is securitized.

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
195	Mortgage Registration Number	Identifier provided by the Land Registry office when registering the charge against the property.	Alphanumeric			Applicable for NHA approved lenders only if the loan is securitized.
196	NHA MBS Pool Administrator	CMHC Institution Code associated with the "NHA MBS Pool Administrator".	Alphanumeric			Applicable for NHA approved lenders only if the loan is securitized.
	Risk Characteristics					
197	GDS	Contractual Gross Debt Service ("GDS") ratio. As recorded in the credit union's system.	Numeric (percentage in decimal format)	Yes		This value should be the same for all components of a CLP.
198	Stressed GDS	Credit union's own stressed GDS ratio.	Numeric (percentage in decimal format)			
199	TDS	Contractual Total Debt Service ("TDS") ratio. As recorded in the credit union's system.	Numeric (percentage in decimal format)	Yes		
200	Stressed TDS	Credit union's own stressed TDS ratio.	Numeric (percentage in decimal format)	Yes		
201	TDS Used for Capital	TDS ratio used to derive risk-weighted assets for capital calculation.	Numeric (percentage in decimal format)	Yes		
202	LTV at Origination	Loan-to-Value ("LTV") ratio used for approval. As recorded in the credit union's system.	Numeric (percentage in decimal format)			
203	Combined LTV at Origination	Combined LTV at origination refers to the ratio of approved amount of term mortgages and authorized limit of secured lines of credits	Numeric (percentage in decimal format)	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		on all collateral that supports the loan to the total collateral value at loan origination. As recorded in the credit union's system.				
204	Combined LTV	Combined LTV refers to the ratio of the outstanding balance of term mortgages and authorized limit of secured lines of credits on all collateral that supports the loan to the total collateral value. As recorded in the credit union's system.	Numeric (percentage in decimal format)	Yes		
205	Co-lending LTV	For credit unions conducting co-lending only: combined LTV on a co-lending product, at origination.	Numeric (percentage in decimal format)	Yes		
Collateral Characteristics						
206	Type of Collateral/Security	Type of collateral/security. <i>Select from:</i> 1 - Real estate 2 - Cash 3 - Deposits with a DTI 4 - Other deposits 5 - Auto/Vehicle 6 - Security instruments issued by levels of gov't (e.g., Canada, province, municipality) 7 - Not secured Other, as recorded in the credit union's system	Alphanumeric	Yes		DTI (Deposit Taking Institution)
207	Rights to Collateral	Status of the credit union's access right to the collateral. <i>Select from:</i> 1 - 1st lien 2 - 2nd lien	Alphanumeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		Other, as recorded in the credit union's system				
208	Co-ownership on Collateral	Number of individuals/institutions with claims to the collateral.	Numeric			
209	Location of Collateral - Postal Code	Postal code in which the collateral is located. As recorded in the credit union's system.	Alphanumeric	Yes		For multiple properties pledged as collateral, insert the respective postal codes separated by a comma (",").
210	Location of Collateral - Street Name and Civic Number	Exact address of collateral. Street name and Civic number (or Lot number if Civic number does not exist yet). As recorded in the credit union's system.	Alphanumeric	Yes		
211	Property Identifier	Property Identifier ("PID") from the land title register. As recorded in the credit union's system.	Alphanumeric	Yes		For multiple properties pledged as collateral, insert the respective PIDs separated by a comma (",").
212	Number of Properties	Number of properties pledged as collateral on the loan application.	Numeric			
213	Market Value of Collateral at Origination	Total market value of collateral supporting the loan, at origination. As recorded in the credit union's system.	Numeric			For loans supported by multiple properties, insert the market value for each property separated by a comma (",")
214	Source of Market Value at Origination	Source of the market value at origination. <i>Select from:</i> 1 - Appraisal 2 - Assessment 3 - Valuator (comparable sales) 4 - Lender automated process	Alphanumeric			"Desk review" refers to online research only, including comparable sales. "Drive-by" refers to online research and visit of the home to make note of the

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		5 - Desk review 6 - Drive-by 7 - Full 8 - Mortgage insurer model (e.g., EMILI) Other, as recorded in the credit union's system				condition of the property and take exterior photos. "Full" refers to online research and physical inspection of the home, including the inside of the home.
215	Assessment/ Appraisal Value of Collateral [Latest]	Most recent total appraisal/assessment value of the collateral supporting the loan. As recorded in the credit union's system.	Numeric	Yes		
216	Source of Assessment/ Appraisal Value [Latest]	Source of the most recent assessment/appraisal value of the collateral. <i>Select from:</i> 1 - Appraisal 2 - Assessment 3 - Valuator (comparable sales) 4 - Lender automated process 5 - Desk review 6 - Drive-by 7 - Full 8 - Mortgage insurer model (e.g., EMILI) Other, as recorded in the credit union's system	Alphanumeric	Yes		
217	Date of Assessment/Appraisal Value of Collateral [Latest]	Date of the most recent determination of the appraisal/assessment value of the collateral. As recorded in the credit union's system.	Date (YYYY-MM-DD)	Yes		
218	Dwelling Type	Type of dwelling. <i>Select from:</i> 1 - Single family detached 2 - Semi-detached	Alphanumeric	Yes		Examples for multiple residential units include duplex, triplex, etc.

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		3 - Condominium/Apartment 4 - Row/Townhouse 5 - Vacant land 6 - Mobile home 7 - Property with multiple residential units 1-4 Other, as recorded in the credit union's system				
219	Property Tenure Type	Ownership type. <i>Select from:</i> 1 - Freehold 2 - Strata 3 - Co-op 4 - Life lease Other, as recorded in the credit union's system	Alphanumeric			
220	New Construction	Indicate if the collateral property is a newly constructed home/condo (directly from builder or self-build). <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric			
221	Floor Area	Floor area of collateral in square feet.	Numeric	Yes		
222	General Property Insurance	General property insurance coverage. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
223	Property Insurer	Name of the insurer providing general property insurance.	Alphanumeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
224	Base Insurance Premium	Annual premium paid for all coverages under the base policy.	Numeric	Yes		
225	Base Insurance Deductible	Amount of deductible that applies to the base insurance.	Numeric	Yes		
226	Base Insurance Limit - Dwelling	Insured limit for coverage on the home and attached structures, such as a garage.	Numeric	Yes		
227	Base Insurance Limit - Detached Private Buildings	Insured limit for coverage on detached structures, such as detached garages, guest houses, or sheds.	Numeric	Yes		
228	Base Insurance Limit - Personal Property	Insured limit for coverage on personal property or contents, such as furniture, appliances, clothing, and home furnishings.	Numeric	Yes		
229	Base Insurance Limit - Additional Living Expense	Insured limit for coverage on any living expenses incurred as a result of damage to the home caused by an insured peril.	Numeric	Yes		
230	Earthquake Coverage	Optional coverage to protect against loss resulting directly from an earthquake. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
231	Earthquake Insurance Premium	Annual premium paid for earthquake coverage.	Numeric	Yes		
232	Earthquake Insurance Deductible	Amount of deductible that applies to earthquake coverage.	Numeric	Yes		
233	Earthquake Insurance Limit	Insured limit for earthquake coverage.	Numeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
234	Sewer Backup Coverage	Optional coverage to protect against damage caused by sudden back up of sewers, pipes, drains, septic systems, and sump pumps. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
235	Sewer Backup Insurance Premium	Annual premium paid for the sewer backup coverage.	Numeric	Yes		
236	Sewer Backup Insurance Deductible	Amount of deductible that applies to sewer backup coverage.	Numeric	Yes		
237	Sewer Backup Insurance Limit	Insured limit for the sewer backup coverage.	Numeric	Yes		
238	Overland Flood Coverage	Optional coverage for water damage caused by the overflow of a lake or river, heavy rain, or rapid snowmelt. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
239	Overland Flood Insurance Premium	Annual premium paid for overland flood coverage.	Numeric	Yes		
240	Overland Flood Insurance Deductible	Amount of deductible that applies to overland flood coverage.	Numeric	Yes		
241	Overland Flood Insurance Limit	Insured limit for overland flood coverage.	Numeric	Yes		
242	Loss Assessment Coverage	Optional coverage for loss assessment charged to the homeowner to cover any portion of the Strata Corporation's insurance	Alphanumeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		deductible. Only applicable to property in a Strata. <i>Select from:</i> 1 - Yes 2 - No				
243	Loss Assessment Insurance Premium	Annual premium paid for loss assessment coverage.	Numeric	Yes		
244	Loss Assessment Insurance Deductible	Amount of deductible that applies to loss assessment coverage.	Numeric	Yes		
245	Loss Assessment Insurance Limit	Insured limit for loss assessment coverage.	Numeric	Yes		
246	Rent or Rental Value Coverage	Optional coverage for the loss of income from rental property or the rental value resulting from a loss caused by an insured peril. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
247	Rent or Rental Value Insurance Premium	Annual premium paid for rent or rental value coverage.	Numeric	Yes		
248	Rent or Rental Value Insurance Deductible	Amount of deductible that applies to rent or rental value coverage.	Numeric	Yes		
249	Rent or Rental Value Insurance Limit	Insured limit for rent or rental value coverage.	Numeric	Yes		
250	Greenhouse Gas Emissions - Scope 1 & 2	Scope 1 & 2 greenhouse gas emissions generated by the underlying collateral.	Numeric	Yes		tCO ₂ e/year
251	Energy Consumption - Electricity	Annual energy consumption of collateral from electricity.	Numeric	Yes		GJ/year

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
252	Energy Consumption - Natural Gas	Annual energy consumption of collateral from natural gas.	Numeric	Yes		GJ/year
253	Energy Consumption - Oil	Annual energy consumption of collateral from oil.	Numeric	Yes		GJ/year
	Guarantor					
254	Guarantor	Guarantor status. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
255	Guarantor Income	Income of the guarantor.	Numeric			Annualized amount
	Borrower Characteristics					
256	Unique Member/Borrower ID	Unique member/borrower identifier. As recorded in the credit union's system.	Alphanumeric	Yes	If blank or N/A the record will be rejected.	
257	Customer/Member ID	The customer/member identifier is commonly referred to as a Customer Information File ("CIF") number of the account holder	Alphanumeric	Yes		
258	Number of Borrowers	Number of borrowers on the loan application, excluding guarantors.	Numeric			
259	Borrower Occupation	Occupation of (primary) borrower. As recorded in the credit union's system.	Alphanumeric			
260	Borrower Postal Code	Primary borrower's postal code (if different from the property's postal code).	Alphanumeric			
261	Borrower Birth Year	Birth year of the primary borrower.	Date (YYYY)			

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
262	Borrower Membership Tenure	Number of years the borrower has been a member of the credit union.	Numeric			
263	Residency Status	Residency status in Canada. <i>Select from:</i> 1 - Permanent resident 2 - Temporary resident 3 - Non-resident	Alphanumeric			For multiple borrowers, the order of precedence is descending. E.g., if any of the borrowers is a non-resident provide a "3"; if there are no non-residents but there are temporary residents provide a "2", etc.
264	New to Canada	The primary borrower is either a new immigrant/permanent resident or returning to Canada. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric			
265	Temporary Worker	Indicate if any of the borrowers is a temporary worker who is neither a Canadian citizen nor a non-permanent resident (as indicated by the first digit of the Social Insurance Number being a "9"). <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric			
266	Borrower Employment Industry	Employment industry of the borrower. Provide North American Industry Classification System (NAICS) code if available. As recorded in the credit union's system.	Alphanumeric	Yes		If the NAICS code is not available, apply the latest high-level NAICS industry classifications defined by Statistics Canada.
267	Name of Employer	Name of borrower's employer.	Alphanumeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		As recorded in the credit union's system.				
268	Address of Employer	Borrower's employment address. As recorded in the credit union's system.	Alphanumeric			
269	Income Status	Status of employment. <i>Select from:</i> 1 - Salary full-time 2 - Salary part-time 3 - Hourly 4 - Seasonal 5 - Contract 6 - Self-employed 7 - Unemployed 8 - Retiree/Pensioner Other, as recorded in the credit union's system	Alphanumeric	Yes		
270	Borrower's Net Worth	Borrower's net worth (if a factor in the lending decision).	Alphanumeric	Yes		
271	Credit Bureau Score Variable	Name of the credit bureau score variable used. <i>Select from:</i> 1 - FICO 2 - CRP 3 - Empirica 4 - CreditVision Other, as recorded in the credit union's system	Alphanumeric			
272	Credit Bureau Score Provider	The name of the credit bureau score provider. <i>Select from:</i> 1 - Equifax 2 - TransUnion	Alphanumeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		Other, as recorded in the credit union's system				
273	Credit Bureau Score at Origination	Borrower's credit score(s) used for approval. As recorded in the credit union's system.	Integer	Yes		For multiple borrowers, please report in a comma-separated format.
274	Credit Bureau Score [Latest]	Borrower's latest credit score(s). As recorded in the credit union's system.	Integer	Yes		
275	Date of Credit Bureau Score [Latest]	Date of the borrower's latest credit score(s) determination. As recorded in the credit union's system.	Date (YYYY-MM-DD)	Yes		
276	Bankruptcy Score Provider	The name of the bankruptcy score provider. <i>Select from:</i> 1 - Equifax 2 - TransUnion Other, as recorded in the credit union's system	Alphanumeric			
277	Bankruptcy Score at Origination	Borrower's bankruptcy score at origination. As recorded in the credit union's system.	Integer			
278	Bankruptcy Score [Latest]	Borrower's latest bankruptcy score. As recorded in the credit union's system.	Integer			
279	Date of Bankruptcy Score [Latest]	Date of the borrower's latest bankruptcy score determination. As recorded in the credit union's system.	Date (YYYY-MM-DD)			
280	Employment Income	Regular employment income. This includes salary and other employment income such as: - Bonuses - Commissions	Numeric	Yes		Annualized amount

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		- Automobile allowance - Other, as recorded in the credit union's system.				
281	Pension Income	Regular retirement or pension income.	Numeric	Yes		Annualized amount
282	Rental Income Subject Property	Regular rental income coming from the property that is subject to the mortgage application.	Numeric	Yes		Annualized amount Provide gross rental income, without applying rental offset and do not net against expenses. Include income that come from renting out parking spots.
283	Other Rental Income	All other rental income.	Numeric	Yes		Annualized amount
284	Rental Discount Factor	Rental discount factor applied to account for rental income (e.g., 0.5).	Numeric (percentage in decimal format)	Yes		
285	Rental Location	Postal code(s) of rental property.	Alphanumeric	Yes		
286	Investment Income	Investment income in CAD from interest payments, dividends, capital gains collected upon the sale of a security or other assets, and any other profit made through an investment of any kind. Investment income also includes: - RIF minimum annual payments - Trust income - Corporate earnings	Numeric			Annualized amount RIF (Retirement Income Fund)
287	Child Support and/or Alimony Received	Child support is a periodic income received by a parent for the financial benefit of a child	Numeric			Annualized amount

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		<p>following the end of a marriage or other relationship.</p> <p>Spousal support or alimony is the legal right of a person to receive financial support from their spouse before or after marital separation or divorce.</p>				
288	Child Tax Benefits	Tax-free payment made to eligible families to help them with the cost of raising children under age 18.	Numeric			Annualized amount
289	Insurance Payouts	<p>Regular insurance payouts, including but not limited to:</p> <ul style="list-style-type: none"> - Permanent and long-term disability income - Workers' compensation benefits 	Numeric			Annualized amount
290	Self/Contract Employment	<p>Periodic earnings from self/contract employment or business ownership. These can include:</p> <ul style="list-style-type: none"> - Foster care income - Service contracts (e.g., community living income) - Dog sitting business - Other 	Numeric			Annualized amount
291	TDS Income	Amount of total income used in the calculation of TDS used for capital.	Numeric	Yes		Annualized amount
292	Loan/Mortgage Payments	Amount of periodic payments to satisfy mortgages (including the subject property) and other personal loans.	Numeric	Yes		Annualized amount
293	Credit Card Payments (all)	Periodic contribution made to pay off credit card debt.	Numeric			Annualized amount
294	Credit Card Limit (all)	Sum of limits on all credit cards.	Numeric			

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
295	Vehicle Loan Payment	Periodic contribution made to pay off vehicle loan or lease payment.	Numeric			Annualized amount
296	Student Loan Payment	Periodic contribution made to pay off student debt.	Numeric			Annualized amount
297	Lines of Credit Payments (all)	Periodic contribution made to pay back all lines of credit.	Numeric			Annualized amount
298	Combined Limits of Lines of Credit Payments (all)	Current combined limits on all lines of credit.	Numeric			
299	Drawn/Utilized Amounts of Lines of Credit Payments (all)	Current combined drawn/utilized amounts of all lines of credit payments.	Numeric			
300	Other Loan Payments	Amount of periodic payments not covered under the categories above.	Numeric			Annualized amount
301	Property Taxes	Amount paid by the owner of the property to the local government or municipal corporation based on the value of the owned property, including land.	Numeric			Annualized amount
302	Heat Expenses	Periodic contribution of the actual heating costs for the subject property.	Numeric			Annualized amount
303	Strata/Condominium Fees	Periodic contribution to cover condo maintenance and operating expenses.	Numeric			Annualized amount
304	Rent	Regular payment to a landlord for the use of property. Include parking spot rental (pad rental) and subleases.	Numeric			Annualized amount
305	Child Support and/or Alimony Payments	Child support is a periodic payment made by a parent for the financial benefit of a child	Numeric			Annualized amount

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		<p>following the end of a marriage or other relationship.</p> <p>Spousal support or alimony is the legal obligation on a person to provide financial support to their spouse before or after marital separation or divorce.</p>				

6 Commercial Loans and Leases Data Reporting Requirements

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
	Loan Characteristics					
500	Unique Loan/Account ID	<p>Unique loan identifier.</p> <p>As recorded in the credit union's system.</p>	Alphanumeric	Yes	If blank or N/A the record will be rejected.	
501	Customer/Member ID	The customer/member identifier is commonly referred to as a Customer Information File ("CIF") number of the account holder	Alphanumeric	Yes		
502	Branch ID	<p>The branch's identification number.</p> <p>As recorded in the credit union's system.</p>	Alphanumeric	Yes		
503	Company ID	Identifier of the legal entity (the credit union or its subsidiary) holding the loan/lease in its books.	Alphanumeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
504	Sector/Industry Classification	Sector/industry classification of the underlying project. <i>Select from:</i> 1 - Trade 2 - Manufacturing 3 - Construction 4 - Multi-family residential 5 - Retail 6 - Hospitality 7 - Agriculture 8 - Medical 9 - Forestry 10 - Fishing 11 - Restricted Other, as recorded in the credit union's system	Alphanumeric	Yes		
505	Project Category/Purpose Code	Category the underlying project falls into. Purpose of borrowing. <i>Select from:</i> 1 - Commercial/Industrial loan 2 - Operating credit/Working capital 3 - Commercial real estate loan 4 - Land only (speculative) Other, as recorded in the credit union's system	Alphanumeric	Yes		
506	Loan Type Under Capital	Loan category used for capital calculation. <i>Select from:</i> 1 - CRE - Insured 2 - CRE - Residential (multi-residential) 3 - CRE - Owner-Occupied 4 - CRE - Income-Producing (non-residential)	Alphanumeric	Yes		CRE (Commercial Real Estate)

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		5 - CRE - Construction (multi-residential) 6 - CRE - Construction (general) 7 - CRE - Construction (speculative) 8 - Land-only (speculative) 9 - Commercial loan (otherwise secured) - fixed assets 10 - Commercial loan (otherwise secured) - current assets 11 - Commercial lease (otherwise secured) 12 - Loans secured by gov't guarantee 13 - Hypothecated credit union cash deposits secured loan 14 - Unsecured/Non-recourse loan 15 - Regulatory retail - small business 16 - Loan to local government				
507	Property Usage/Purpose	Category of commercial real estate loans. <i>Select from:</i> 1 - CRE - Residential (multi-residential) 2 - CRE - Owner occupied 3 - CRE - Income producing (non-residential) 4 - CRE - Construction (multi-residential) 5 - CRE - Construction (general) 6 - CRE - Construction (speculative) 7 - CRE - Land only (speculative) Other, as recorded in the credit union's system	Alphanumeric	Yes		CRE - Construction (general) category includes income-producing and owner-occupied exposures.
508	Product Type	Type of loan. <i>Select from:</i> 1 - LOC secured by real estate 2 - LOC margined 3 - LOC unmargined	Alphanumeric	Yes		LOC (Line of Credit)

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		4 - Loan secured by real estate 5 - Loan otherwise secured 6 - Lease Other, as recorded in the credit union's system				
509	Product Description	Description of loan. <i>Select from:</i> 1 - Closed-term fixed-rate mortgages 2 - Fixed-term fixed-rate mortgages 3 - Open-term fixed-rate mortgages 4 - Fixed-term variable-rate mortgages with fixed monthly payments 5 - Open-term variable-rate mortgages with fixed monthly payments 6 - Open-term capped variable-rate mortgages with fixed monthly payments Other, as recorded in the credit union's systems	Alphanumeric			
510	Type of Payment	Type of payment. <i>Select from:</i> 1 - Blended Payment 2 - Principal + Interest 3 - Interest Only Other, as recorded in the credit union's system	Alphanumeric			
511	Type of Transaction	Type of transaction. <i>Select from:</i> 1 - New funding 2 - Refinance 3 - Transfer from other financial institution 4 - Renewal	Alphanumeric			

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		Other, as recorded in the credit union's system				
512	Loan Recourse	Recourse to principals. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric			
513	Seniority	Order of repayment in the event of a sale or dissolution. <i>Select from:</i> 1 - Senior 2 - Subordinated Other, as recorded in the credit union's system	Alphanumeric	Yes		
514	Security	Specify how the loan is secured by collateral. <i>Select from:</i> 1 - Secured-first lien 2 - Secured-second lien 3 - Unsecured Other, as recorded in the credit union's system	Alphanumeric	Yes		
515	Prepayment Option	Prepayment option status. <i>Select from:</i> 1 - Open 2 - Closed	Alphanumeric			
516	Description of Optionality	Description of available options (e.g., prepayment, early redemption, etc.). As recorded in the credit union's system.	Alphanumeric			
517	Option Date	Earliest date of optionality.	Date			

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		As recorded in the credit union's system.	(YYYY-MM-DD)			
518	Prepayment Percentage	Total percentage that can be prepaid over the term. If open, prepayment percentage corresponds to 100%. As recorded in the credit union's system.	Numeric (percentage in decimal format)			
519	Construction Loan	Flag for construction loan. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
520	Loan Type When Construction Completed	Loan category when construction is completed. <i>Select from:</i> 1 - CRE - Residential (multi-residential) 2 - CRE - Owner-Occupied 3 - CRE - Income-Producing (non-residential)	Alphanumeric	Yes		Apply to construction loans only.
521	Take-out Commitment	Specification of all take-out commitments on the loan (counterparty, amount, percentage). As recorded in the credit union's system.	Alphanumeric			Apply to construction loans only.
522	Level of Pre-sold Units	Percentage of pre-sold units as of the reporting date. As recorded in the credit union's system.	Numeric (percentage in decimal format)			Apply to construction loans only.
523	Project Monitor Quantity Surveyor	Specification of independent property inspection practice. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric			Apply to construction loans only.
524	Insurer Name	Name of the mortgage impairment insurer or "not insured."	Alphanumeric			

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		<i>Select from:</i> 1 - Name of the insurer (as recorded in the credit union's system) 2 - Not insured				
525	Insurance Payment	Amount of insurance payment. As recorded in the credit union's system.	Numeric			
526	Insurable	Flag for meeting portfolio insurance criteria. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric			
527	Securitized	Securitization status. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric			
528	Encumbrance Status	Indicate the collateral's encumbrance status. <i>Select from:</i> 1 - Third party borrowing 2 - CMBS 3 - Not encumbered Other secured borrowing, as recorded in the credit union's system	Alphanumeric			CMBS (Commercial Mortgage-Backed Securities)
529	Syndicated	Syndication status. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
530	Total Approved Amount - Syndicated Loan	Sum of all lenders' approved amounts of the entire syndicated loan.	Numeric			Apply to syndicated loans only.

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
531	Total Outstanding Balance - Syndicated Loan	Sum of all lenders' outstanding balances of the entire syndicated loan.	Numeric			Apply to syndicated loans only.
532	Reason of Syndication	Purpose of the syndicated loan. <i>Select from:</i> 1 - Liquidity 2 - Capital 3 - Diversification 4 - Lending cap Other, as recorded in the credit union's system	Alphanumeric			Apply to syndicated loans only.
533	Arranging Institution Name	Name of arranging institutions of the syndicate transaction. As recorded in the credit union's system.	Alphanumeric	Yes		Apply to syndicated loans only.
534	Administrative Agent of Lending Group	Administrative agent of the lending group. As recorded in the credit union's system.	Alphanumeric			Apply to syndicated loans only.
535	Lead Lender(s)	Name of the lead lenders that participate in the lending syndicate. As recorded in the credit union's system.	Alphanumeric	Yes		Apply to syndicated loans only.
536	Senior Lenders of Lending Group	Name of the lenders that participate in the senior tranche of the lending syndicate. As recorded in the credit union's system.	Alphanumeric			Apply to syndicated loans only.
537	Subordinate Lenders of Lending Group	Name of the lenders that participate in the subordinated tranches of the lending syndicate. As recorded in the credit union's system.	Alphanumeric			Apply to syndicated loans only.

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
538	Mezzanine-Tranche Investor	Names of the investors who purchased the mezzanine-tranche. As recorded in the credit union's system.	Alphanumeric			Apply to syndicated loans only.
539	Equity Tranche Investor	Names of the investors who invested in the equity tranche. As recorded in the credit union's system.	Alphanumeric			Apply to syndicated loans only.
540	Financial Covenants	Covenant-lite loan status. <i>Select from:</i> 1 - Yes 2 - No Other, as recorded in the credit union's system	Alphanumeric	Yes		Financial covenants refer to liquidity, leverage, and coverage covenants.
541	Description of Financial Covenants	Description of financial covenants if financial covenant-lite status is "Yes". <i>Please provide a legend if the description is a code.</i> Descriptions of financial covenants might be captured in multiple fields. As recorded in the credit union's system.	Alphanumeric			
542	Delinquency Status	Delinquency status. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		Status is delinquent if the payments are one or more days past due.
543	Number of Days Delinquent as of Reporting Date	Number of subsequent days delinquent as of reporting date. Report zero if not delinquent. As recorded in the credit union's system.	Integer (in days)	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
544	Cumulative Days Delinquent	Number of cumulative days delinquent over the life of loan. Report zero if the loan was never reported as delinquent. As recorded in the credit union's system.	Integer (in days)			
545	Default Status	Default status of the loan. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
546	Type of Default	Type of default. <i>Select from:</i> 1 - Technical default, due to breach of reporting obligations 2 - Financial default, due to breach of financial obligations	Alphanumeric			
547	Default Reasons	Reason for default. <i>Select from:</i> 1 - Payment > 90 days past due Other, as recorded in the credit union's systems	Alphanumeric	Yes		
548	Write off Indicator	Loan was charged off or written off in the reporting period. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
549	Write off Date	The date the loan was written off.	Date (YYYY-MM-DD)	Yes		If there was a partial write off with additional write offs in subsequent months, those subsequent write offs should

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
						be reported in the reporting periods they occur.
550	Write off Amount	Amount written off in the reporting period.	Numeric	Yes		
551	Loan Recovery Date	The date the loan amount was recovered.	Date (YYYY-MM-DD)	Yes		If there was a partial recovery with additional recoveries in subsequent months, those subsequent recoveries should be reported in the reporting periods they occur.
552	Loan Recovery Amount	Total loan recovery amount in the reporting period.	Numeric	Yes		
553	Original Disbursement/ Funding Date	Original disbursement/funding date of the loan. As recorded in the credit union's system.	Date (YYYY-MM-DD)			For renewed mortgages, insert the original disbursement/funding date.
554	Current Disbursement/ Funding Date	Disbursement/Funding date associated with the current loan term. As recorded in the credit union's system.	Date (YYYY-MM-DD)	Yes	If blank or N/A the record will be rejected.	
555	Review Date	Date of the latest review. As recorded in the credit union's system.	Date (YYYY-MM-DD)	Yes		
556	Annual Review Category	Annual review. <i>Select from:</i> 1 - Partial/Short-form annual review 2 - Full annual review	Alphanumeric			A full review requires updated financial statements. A partial review does not require financial statements.
557	Loan Term/Interest Term	Latest agreed term of loan in months that corresponds to the length of time over which	Integer (in months)	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		the current interest rate and terms and conditions apply. As recorded in the credit union's system.				
558	Maturity Date	Date the current loan matures. As recorded in the credit union's system.	Date (YYYY-MM-DD)	Yes		Maturity date is the date at which the loan balance is expected to be paid off. Maturity date should correspond to the remaining amortization period.
559	Paid Off Date	The date the loan was paid off	Date (YYYY-MM-DD)	Yes		
560	Renewal Date	Interest adjustment date or next renewal date of current loan term. As recorded in the credit union's system.	Date (YYYY-MM-DD)	Yes		Renewal date should equal current disbursement/funding date plus the loan term.
561	Initial Amortization Period	Initial contractual amortization period in months. Report zero if the loan is non-amortizing. As recorded in the credit union's system.	Integer (in months)	Yes		
562	Remaining Amortization Period	Remaining contractual amortization period in months. Report zero if the loan is non-amortizing. As recorded in the credit union's system.	Integer (in months)	Yes		
563	Interest Rate Type	Type of interest charged on the loan. <i>Select from:</i> 1 - Fixed rate 2 - Variable rate 3 - Adjustable rate	Alphanumeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		4 - Capped variable rate Other, as recorded in the credit union's system				
564	Interest Rate	Current interest rate charged on the product (as of the reporting date). As recorded in the credit union's system.	Numeric (percentage in decimal format)	Yes	If blank or N/A the record will be rejected.	
565	Compounding Frequency	Compounding frequency of the interest rate. <i>Select from:</i> 1 - Monthly 2 - Semi-annual 3 - Annual Other, as recorded in the credit union's system	Alphanumeric	Yes		
566	Reference Rate	The reference rate, i.e., the interest rate - prime used to price the loan. <i>Select from:</i> 1 - Credit union's prime rate 2 - Government bond yields Other, as recorded in the credit union's system	Alphanumeric			
567	Interest Rate - Benchmark	Benchmark component of the interest rate charged on the product. As recorded in the credit union's system.	Numeric (percentage in decimal format)	Yes		
568	Interest Rate - Spread	Spread component of the interest rate charged on the product. As recorded in the credit union's system.	Numeric (percentage in decimal format)	Yes		
569	Down Payment Amount	Amount of down payment. As recorded in the credit union's system.	Numeric			

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
570	Source of Down Payment	Source of the loan's down payment. <i>Select from:</i> 1 - Savings 2 - Borrowed funds 3 - Borrowed funds (secured by 2 nd property) 4 - Investments 5 - Grant 6 - Equity from existing business Other, as recorded in the credit union's system	Alphanumeric			
571	Approved Amount	Amount approved/authorized at origination. As recorded in the credit union's system.	Numeric	Yes	If blank or N/A the record will be rejected.	For syndications, the approved amount corresponds to the amount approved by the credit union - exclusive of other lenders' contributions.
572	Outstanding Amount/Balance	Current outstanding amount/balance. As recorded in the credit union's system.	Numeric	Yes	If blank or N/A the record will be rejected.	For syndications, the outstanding balance corresponds to the amount approved by the credit union - exclusive of other lenders' contributions.
573	Currency	Report currency if the loan was funded in a currency other than in CAD. <i>Select from:</i> 1 - USD Other, as recorded in the credit union's system	Alphanumeric	Yes		
574	Payment Frequency	Frequency of payments (e.g., monthly)/Number of payments per year.	Alphanumeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		<i>Select from:</i> 1 - Weekly 2 - Accelerated weekly 3 - Bi-weekly 4 - Accelerated bi-weekly 5 - Semi-monthly 6 - Monthly 7 - Quarterly Other, as recorded in the credit union's system				
575	Interest/Payment Reserves	Interest/Payment reserves. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric			
576	Payment Amount - Principal	Latest amount of principal payment per payment interval. As recorded in the credit union's system.	Numeric	Yes		
577	Payment Amount - Interest	Latest amount of interest payment per payment interval. As recorded in the credit union's system.	Numeric	Yes		
578	Scheduled Payment Amount	Scheduled amount of payment per payment interval. As recorded in the credit union's system.	Numeric	Yes		
579	Exception to Policy	Exception to policy status at origination. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
580	Description of Exception	Description of exception if exception status is "Yes". <i>Please provide a legend if the description is a code.</i> Descriptions of exceptions to internal policy might be captured in multiple fields. As recorded in the credit union's system.	Alphanumeric	Yes		Amongst others, reasons for exceptions may include DSC, extension on completion date (construction), exceeds loan caps, exceeds lending value, and business/security outside market area.
581	Whole Loan Purchase Source	Company name if this is a whole loan purchase. As recorded in the credit union's system.	Alphanumeric	Yes		
582	Servicing and Administration Provider	Company name if another company provides servicing and administration. As recorded in the credit union's system.	Alphanumeric			
583	Debt Service Coverage Ratio	Debt Service Coverage ("DSC") ratio for the business.	Numeric (percentage in decimal format)	Yes		
584	Debt Service Coverage Ratio for Capital	DSC ratio for capital calculation.	Numeric (percentage in decimal format)	Yes		
585	Source of Debt Service Coverage Ratio	The source the Debt Service Coverage ratio was derived from. <i>Select from:</i> 1 - Financial statements 2 - Triple net leases 3 - Gross lease Other, as recorded in the credit union's system	Alphanumeric			

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
586	Risk Rating at Origination	Risk rating of loan at the time of origination. As recorded in the credit union's system.	Numeric			
587	Risk Rating [Latest]	The most recent risk rating of loan. As recorded in the credit union's system.	Numeric	Yes		
588	Date of Risk Rating [Latest]	Date of the most recent risk rating. As recorded in the credit union's system.	Date (YYYY-MM-DD)	Yes		
589	Risk Rating Model Used	Risk rating model. <i>Select from:</i> 1 - Central 1 model 2 - In-house model Other, as recorded in the credit union's system	Alphanumeric			
590	IFRS 9 Stage	Current IFRS 9 stage for calculation of the allowance for expected credit losses ("ECL") associated with the loan. <i>Select from:</i> 1 - Stage 1 2 - Stage 2 3 - Stage 3	Alphanumeric	Yes		
591	IFRS 9 Allowance	Amount of allowance for ECL associated with the loan.	Numeric	Yes		
592	Probability of Default	Probability of default for this loan, as used in the credit union's ECL model.	Numeric (percentage in decimal format)	Yes		
593	Loss Given Default	Loss given default for this loan, as used in the credit union's ECL model.	Numeric (percentage in decimal format)	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
594	Risk-weighted Asset Amount	Risk-weighted outstanding loan amount (RWA).	Numeric	Yes		
595	LTV at Origination	Loan-to-Value ("LTV") ratio used for approval. As recorded in the credit union's system.	Numeric (percentage in decimal format)			
596	Combined LTV at Origination	Combined LTV at origination refers to the ratio of approved amount of loans and authorized limit of secured lines of credits on all collateral that supports the loan to the total collateral value at loan origination. As recorded in the credit union's system.	Numeric (percentage in decimal format)	Yes		
597	Combined LTV [Latest]	Combined latest LTV refers to the ratio of outstanding balance of loans and authorized limit of secured lines of credits on all collateral that supports the loan to the most recent revaluation of the total collateral value. As recorded in the credit union's system.	Numeric (percentage in decimal format)	Yes		
598	Loan-to-Cost Ratio at Origination	Loan-to-Cost ("LTC") refers to the ratio of outstanding balance of loans and cost of construction at origination. As recorded in the credit union's system.	Numeric (percentage in decimal format)	Yes		Applicable to construction loans only
	Collateral Characteristics					
599	Type of Collateral	Type of collateral. <i>Select from:</i> 1 - Real estate 2 - Secured by government guarantees 3 - Secured by hypothecated DTI deposits 4 - Secured by other deposits	Alphanumeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		5 - Commercial Loans (otherwise secured) - fixed assets 6 - Commercial Loans (otherwise secured) - current assets 7 - Non-recourse loans/unsecured Other, as recorded in the credit union's system				
600	Classification of Collateral	Classification of underlying collateral. <i>Select from:</i> 1 - Land (unserviced) 2 - Land (serviced) 3 - Agriculture 4 - Single-detached 5 - Semi-detached 6 - Townhouse 7 - Condominiums/apartments 8 - Hotels, care homes, and rooming houses 9 - Industrial 10 - Office 11 - Retail Other, as recorded in the credit union's system	Alphanumeric	Yes		Apply to real estate secured loans only.
601	Location of Collateral - Postal code	Postal code or municipality in which the collateral is located. As recorded in the credit union's system.	Alphanumeric	Yes		For multiple properties pledged as collateral, insert the respective postal codes separated by a comma (",").
602	Location of Collateral - Street Name and Civic Number	Exact address of collateral. Street name and civic number (or lot number if Civic number does not exist yet). As recorded in the credit union's system.	Alphanumeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
603	Property Identifier	Property Identifier ("PID") from the land title register. As recorded in the credit union's system.	Alphanumeric	Yes		For multiple properties pledged as collateral, insert the respective PIDs separated by a comma (",").
604	Collateral Area/Municipality	As recorded in the credit union's system.	Alphanumeric			For multiple properties pledged as collateral, insert the respective area/municipality separated by a comma (",").
605	Number of Properties	Number of properties pledged as collateral on the loan application.	Numeric			
606	Market Value of Collateral at Origination	Total market value of collateral supporting the loan at origination. As recorded in the credit union's system.	Numeric			For loans supported by multiple properties, insert the market value for each property separated by a comma (",")
607	Source of Market Value at Origination	Source of the market value at origination. <i>Select from:</i> 1 - Appraisal 2 - Assessment 3 - Valuator (comparable sales) Other, as recorded in the credit union's system	Alphanumeric			
608	Capitalization Rate	Expected rate of return on the commercial real estate investment. As recorded in the credit union's system.	Numeric (percentage in decimal format)			
609	Assessment/ Appraisal Value of Collateral [Latest]	Most recent total appraisal/assessment value of the collateral supporting the loan. As recorded in the credit union's system.	Numeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
610	Source of Assessment/ Appraisal Value [Latest]	Source of the most recent assessment/appraisal value of the collateral. <i>Select from:</i> 1 - Appraisal 2 - Assessment 3 - Valuator (comparable sales) Other, as recorded in the credit union's system	Alphanumeric	Yes		
611	Date of Assessment/ Appraisal Value of Collateral [Latest]	Date of the most recent determination of the appraisal/assessment value of the collateral. As recorded in the credit union's system.	Date (YYYY-MM-DD)	Yes		
612	Floor area	Floor area of collateral in square feet.	Numeric	Yes		
613	Commercial Property Insurance Coverage	Coverage to protect the physical property and assets of a business against loss or damage. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
614	Property Insurer	Name of insurer providing commercial property insurance.	Alphanumeric	Yes		
615	Commercial Property Insurance Premium	Annual premium paid for commercial property insurance coverage.	Numeric	Yes		
616	Commercial Property Insurance Deductible	Amount of deductible that applies to the commercial property insurance coverage.	Numeric	Yes		
617	Commercial Property Insurance Limit	Insured limit for the commercial property insurance coverage.	Numeric	Yes		
618	Earthquake Coverage	Optional coverage to protect against loss resulting directly from an earthquake. <i>Select from:</i>	Alphanumeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		1 - Yes 2 - No				
619	Earthquake Insurance Premium	Annual premium paid for earthquake coverage.	Numeric	Yes		
620	Earthquake Insurance Deductible	Amount of deductible that applies to the earthquake coverage.	Numeric	Yes		
621	Earthquake Insurance Limit	Insured limit for earthquake coverage.	Numeric	Yes		
622	Sewer Backup Coverage	Optional coverage to protect against damage caused by sudden backup of sewers, pipes, drains, septic systems, and sump pumps. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
623	Sewer Backup Insurance Premium	Annual premium paid for sewer backup coverage.	Numeric	Yes		
624	Sewer Backup Insurance Deductible	Amount of deductible that applies to sewer backup coverage.	Numeric	Yes		
625	Sewer Backup Insurance Limit	Insured limit for sewer backup coverage.	Numeric	Yes		
626	Overland Flood Coverage	Optional coverage for water damage caused by the overflow of a lake or river, heavy rain, or rapid snowmelt. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
627	Overland Flood Insurance Premium	Annual premium paid for the overland flood coverage.	Numeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
628	Overland Flood Insurance Deductible	Amount of deductible that applies to overland flood coverage.	Numeric	Yes		
629	Overland Flood Insurance Limit	Insured limit for overland flood coverage.	Numeric	Yes		
630	Loss Assessment Coverage	Optional coverage for loss assessment charged to the homeowner to cover any portion of the Strata Corporation's insurance deductible. Only applicable to property in a Strata. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
631	Loss Assessment Insurance Premium	Annual premium paid for loss assessment coverage.	Numeric	Yes		
632	Loss Assessment Insurance Deductible	Amount of deductible that applies to loss assessment coverage.	Numeric	Yes		
633	Loss Assessment Insurance Limit	Insured limit for loss assessment coverage.	Numeric	Yes		
634	Business Interruption Coverage	Optional coverage to protect against the loss of income as a direct result of damages caused by an insured peril. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
635	Business Interruption Insurance Premium	Annual premium paid for business interruption coverage.	Numeric	Yes		
636	Business Interruption Insurance Deductible	Amount of deductible that applies to business interruption coverage.	Numeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
637	Business Interruption Insurance Limit	Insured limit for business interruption coverage.	Numeric	Yes		
638	Builder's Risk Insurance Coverage	Also known as Course of Construction Insurance. Protects construction projects from a range of property damage and provides financial coverage for the cost of repairing buildings or structures under construction, as well as supplies and equipment onsite or at another location. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
639	Builder's Risk Insurance Premium	Annual premium paid for builder's risk coverage.	Numeric	Yes		
640	Builder's Risk Insurance Deductible	Amount of deductible that applies to builder's risk coverage.	Numeric	Yes		
641	Builder's Risk Insurance Limit	Insured limit for builder's risk coverage.	Numeric	Yes		
642	Greenhouse Gas Emissions - Scope 1 & 2	Scope 1 & 2 greenhouse gas emissions associated with the loan.	Numeric	Yes		tCO ₂ e/year
643	Greenhouse Gas Emissions - Scope 3	Scope 3 greenhouse gas emissions associated with the loan.	Numeric	Yes		tCO ₂ e/year
644	Energy Consumption - Electricity	Collateral's annual electricity consumption.	Numeric	Yes		GJ/year
645	Energy Consumption - Natural Gas	Collateral's annual natural gas consumption.	Numeric	Yes		GJ/year

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
646	Energy Consumption - Oil	Collateral's annual oil consumption.	Numeric	Yes		GJ/year
	Borrower Characteristics					
647	Name	Name of the business. As recorded in the credit union's system.	Alphanumeric	Yes		
648	Business Registration Number	Registration/incorporation number of business. As recorded in the credit union's system.	Alphanumeric	Yes	If blank or N/A the record will be rejected.	
649	Borrower ID	Borrower ID used in the credit union's internal system.	Alphanumeric	Yes		
650	Borrower's Legal Domicile	Province of registration. AB BC ON Extra-provincial As recorded in the credit union's system	Alphanumeric			
651	Number of Borrowers	Number of borrowers on the loan application.	Numeric			
652	Other Borrowers' Names	Name of borrowers on the loan application. As recorded in the credit union's system.	Alphanumeric			For multiple borrowers, insert the names separated by a comma (",").
653	Borrower's Business Address	Borrower's business address. As recorded in the credit union's system.	Alphanumeric			
654	Borrower Industry Classification	First four digits of the Industry Classification (NAICS code) of the borrower. As recorded in the credit union's system.	Alphanumeric	Yes		If the NAICS code is not available, apply the high-level NAICS industry classifications.

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
655	Principal Operators (Primary)	Name of the primary operator of the business. As recorded in the credit union's system.	Alphanumeric	Yes		
656	Principal Operators (Secondary)	Name of the secondary operator of the business. As recorded in the credit union's system.	Alphanumeric	Yes		
657	Type of Debt Ratio	Identify the type of debt ratio used to derive the level of indebtedness of the borrower. <i>Select from:</i> 1 - Debt-to-Equity (D/E) 2 - Debt-to-Tangible Net Worth (D/TNW)	Alphanumeric			
658	Debt-to-Equity Ratio or Debt-to-Tangible Net Worth	Depending on how the level of indebtedness of the borrower was derived, provide either the Debt-to-Equity (D/E) Ratio or Debt-to-Tangible Net Worth (D/TNW). As recorded in the credit union's system.	Numeric (percentage in decimal format)			
659	Current Ratio/Liquidity Ratio	Current ratio/Liquidity ratio of the borrower. As recorded in the credit union's system.	Numeric (percentage in decimal format)			
660	Business Credit Score at Origination	Borrower's business credit score used for approval. As recorded in the credit union's system.	Integer	Yes		
661	Business Credit Score [Latest]	Borrower's latest business credit score. As recorded in the credit union's system.	Integer	Yes		
662	Date of Business Credit Score [Latest]	Date of the borrower's latest business credit score determination. As recorded in the credit union's system.	Date (YYYY-MM-DD)	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
663	Business Bankruptcy Score at Origination	Borrower's business bankruptcy score at origination. As recorded in the credit union's system.	Integer	Yes		
664	Business Bankruptcy Score [Latest]	Borrower's latest business bankruptcy score. As recorded in the credit union's system.	Integer	Yes		
665	Date of Business Bankruptcy Score [Latest]	Date of the borrower's latest business bankruptcy score determination. As recorded in the credit union's system.	Date (YYYY-MM-DD)	Yes		
	Guarantor					
666	Name of Guarantor	Name of the guarantor(s). As recorded in the credit union's system.	Alphanumeric	Yes		Report multiple guarantors separated by a comma (",").
667	Type of Guarantee	Type of the guarantee. <i>Select from:</i> 1 - Personal guarantee 2 - Corporate guarantee 3 - Both personal and corporate Other, as recorded in the credit union's system	Alphanumeric			
668	Net Worth (Combined)	Reported total net worth of the guarantor(s). As recorded in the credit union's system.	Numeric			
669	Nominal Amount of Guarantee	As recorded in the credit union's system.	Numeric			
670	Indebtedness of Guarantor	Specify the level of indebtedness of the guarantor, e.g., level of guarantor's total debt to assets ratio. As recorded in the credit union's system.	Numeric			
671	External Referral	Loan referral from an external source.	Alphanumeric			

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
		<i>Select from:</i> 1 - Yes 2 - No				
672	Name of External Referral	Name of the external referral. As recorded in the credit union's system.	Alphanumeric			
673	Payment Deferral Indicator	Indicate if there is an agreement with the borrower to delay or defer payments (both principal and interest), as of reporting date. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		
674	Reason for Deferral	Reason for deferral. As recorded in the credit union's system.	Alphanumeric			
675	Previous Payment Deferral Indicator	Indicate if there was an agreement with the borrower to delay or defer payments since loan origination. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric			
676	AML Red-flagged	Indicate if the loan or the borrower received an anti-money laundering (AML) red flag for unusual or suspicious activities. <i>Select from:</i> 1 - Yes 2 - No	Alphanumeric	Yes		AML (Anti-Money Laundering)
677	Borrower Membership Tenure	Number of years the borrower has been a member of the credit union.	Numeric	Yes		

ID	Field Name	Description/Specification	Data Format	Mandatory Subset	Data Validation	Comments
678	Broker Commission	Commission the credit union paid to the mortgage broker.	Numeric (percentage in decimal format)			

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